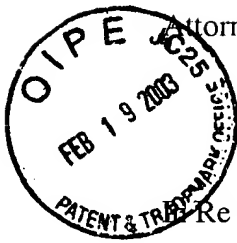


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Attorney Docket No. 4361 P 002

PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re U.S. Patent Application of:)
THOMAS G. SISKAL)
Application No. 09/813,745) Examiner: Unassigned
Filed: March 21, 2001) Group Art Unit: 2161
For: LOAN PRODUCT AND SYSTEM AND)
METHOD FOR PROVIDING AND)
MONITORING A LOAN PRODUCT)

RECEIVED
FEB 24 2003
GROUP 3600

**INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 C.F.R. § 1.97(d)**

Commissioner of Patents
Washington, D.C. 20231

Pursuant to 37 C.F.R. § 1.97(d), the Applicant files the information submitted herewith and listed on Form PTO-1449 in connection with the above-identified application.

Pursuant to 37 C.F.R. 1.97(e), the Applicant, through the undersigned attorney of record, hereby states that each item of information contained in the accompanying Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement. Accordingly, no fee is required.

The references listed on the accompanying Form PTO-1449 were cited by the U.S. Patent Office in a communication from the International Searching Authority in connection with a PCT application that claims priority to the above-identified application. A copy of the communication bearing the date of mailing of January 27, 2003 is submitted herewith along with Form PTO-1449 and copies of the references listed thereon.

The Examiner is requested to consider carefully the complete text of the enclosed references in connection with the examination of this Application. It is requested that the listed references be

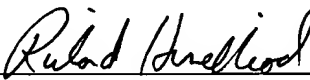
Information Disclosure Statement
U.S. Application No. 09/813,745

Page 2

made of record and included in the "References Cited" portion of any patent issuing from this Application.

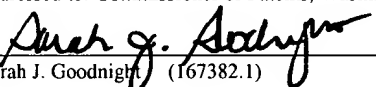
Respectfully submitted,

Dated: February 11, 2003

By: 
Richard C. Himelhoch, Reg. No. 35,544
Wallenstein & Wagner, Ltd.
311 South Wacker Drive, 53rd Floor
Chicago, Illinois 60606-6622
312.554.3300

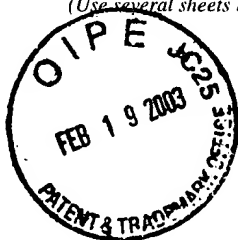
CERTIFICATE OF MAILING (37 C.F.R. § 1.8a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner of Patents, Washington, D.C. 20231 on February 11, 2003.


Sarah J. Goodnight (167382.1)

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)



Docket Number (Optional)

4361 P 002

Application Number

09/813,745

Applicant(s)

Thomas G. Siska

Filing Date

March 21, 2001

Group Art Unit

2161

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		6,148,293	11/14/2000	King			
		Pub No. US 2002/0091630 A1	06/11/2002	Inoue			
		Pub No. US 2001/0056399 A1	12/27/2001	Saylors			

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
		JP 2002073983A	12.03.2002	Japan				X

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.